

Today, more than 46 million Americans find themselves uninsured or underinsured. This is an unacceptable situation. I believe that every American has a right to quality, affordable health care regardless of age, income, job status, health condition or where they live. Too many face economic ruin when a loved one is diagnosed with a serious illness. Even for those fortunate enough to have coverage, the rising costs of health care are a major concern for families and businesses. Without health insurance reform, a family of four will face an \$1,800 increase in the cost of health insurance every four years. Our current trajectory is unsustainable for both our families and our government.

To change our trajectory, I strongly believe that Congress must pass health care reform that makes coverage more accessible and affordable, reduces overall costs, stops the practice of denying coverage for preexisting conditions and strengthens Medicare.

I had many concerns about voting for the Senate passed healthcare reform bill. In particular, I am opposed to a provision that would not allow undocumented immigrants to use their own money to buy health insurance in the exchanges. I believe this is counter to public health and to justice.

After many conversations with the President, I feel confident that he understands that germs don't respond to borders, germs respond to medicine and good preventative care. I believe he agrees that if we are going to have health care that works, we need to enact comprehensive immigration reform legislation to ensure that everyone has access to coverage and preventative care.



For this reason, I voted for the [Patient Protection and Affordable Care Act](#), or H.R. 3590, a historic piece of legislation which was passed in the House of Representatives on March 21, 2010. This bill was signed by President Barack Obama on March 23, 2010 and is now Public Law 111-148 (P.L. 111-148).

The House also approved an accompanying reconciliation bill, the [Health Care and Education Reconciliation Act of 2010](#), or H.R. 4872, which makes key improvements to the original legislation including closing the Medicare donut hole, making health insurance more affordable for low income individuals, and ensuring that pro-consumer insurance reforms are applied to all plans. The reconciliation bill was signed by President Barack Obama on March 30, 2010 and is now Public Law 111-152 (P.L. 111-152).

This law is the most significant health reform in history since 1965 when Medicare helped transform the lives of millions of America's seniors. P.L. 111-148 reduces overall costs, streamlines health care delivery, stops the practice of denying coverage for preexisting conditions and strengthens Medicare. I believe this law is a step in the right direction toward ensuring that people are no longer losing their homes due to medical bankruptcy, being denied coverage due to preexisting conditions or watching their premiums go up year after year without any end in sight.

P.L. 111-148 will expand coverage to 32 million Americans, and after changes are fully phased, 94% of eligible Americans will have coverage. In the 4th district alone, this bill will extend coverage to 134,000 uninsured residents and improve the coverage of 240,000 residents with health insurance. Additionally, the estimated cost of this overhaul, \$940 billion over a 10-year period, is projected to reduce our overall deficit by \$1.43 billion in the first decade.

Some key components of this law include prohibiting lifetime caps, eliminating the practice of rescinding coverage when an individual gets sick or refusing coverage for a preexisting condition. P.L. 111-148 creates a mandate for U.S. residents to obtain health insurance and so, to provide the highest quality health insurance option for consumers this law establishes state exchanges which are marketplaces that allow consumers to purchase quality coverage at an affordable price. This law also increases funding for community health centers and promotes wellness programs.

